

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	CHERYL A SCHAEFER	§	Case No.: 08-21737
	JOHN J SCHAEFER	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2008.
- 2) This case was confirmed on 10/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/02/2009, 07/30/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/06/2009, 07/14/2009, 12/28/2009, 06/09/2010, 08/04/2010.
- 5) The case was converted on 10/25/2010.
- 6) Number of months from filing to the last payment: 26
- 7) Number of months case was pending: 27
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 43,152.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 18,511.00
Less amount refunded to debtor	\$ 663.39
NET RECEIPTS	\$ 17,847.61

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,237.79
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,737.79**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO MORTGAGE	SECURED	220,385.00	211,305.72	.00	.00	.00
WELLS FARGO MORTGAGE	SECURED	NA	9,150.78	.00	.00	.00
WELLS FARGO	OTHER	NA	NA	NA	.00	.00
US BANK NATIONAL ASS	SECURED	55,697.00	56,197.50	.00	.00	.00
US BANK NATIONAL ASS	SECURED	NA	1,296.30	1,296.30	.00	.00
WELLS FARGO HOME MTG	UNSECURED	45,082.00	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	SECURED	14,695.00	14,982.18	14,695.00	6,269.56	1,212.39
VALLEY BELL CREDIT U	SECURED	9,203.00	10,432.33	10,432.32	4,386.46	867.41
COOK COUNTY TREASURE	SECURED	NA	.00	.00	.00	.00
DELL FINANCIAL SERVI	SECURED	200.00	.00	.00	.00	.00
DELL FINANCIAL SERVI	UNSECURED	686.00	886.52	886.52	.00	.00
AFSCI	OTHER	NA	NA	NA	.00	.00
AMERICAN GENERAL FIN	OTHER	NA	NA	NA	.00	.00
ASSOCIATES CITIBANK	UNSECURED	254.00	NA	NA	.00	.00
AT & T MOBILITY	UNSECURED	367.23	NA	NA	.00	.00
AT&T	UNSECURED	153.71	NA	NA	.00	.00
BAC/FLEET BKCARD	OTHER	NA	NA	NA	.00	.00
BANK OF AMERICA NA	OTHER	NA	NA	NA	.00	.00
BANK OF AMERICA NA	OTHER	NA	NA	NA	.00	.00
BILL ME LATE	UNSECURED	692.62	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	763.00	763.36	763.36	.00	.00
ECAST SETTLEMENT COR	UNSECURED	732.00	833.56	833.56	.00	.00
ECAST SETTLEMENT COR	UNSECURED	569.00	569.63	569.63	.00	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CATHERINE TAPE REPOR	OTHER	NA	NA	NA	.00	.00
CENTRAL DUPAGE HOSPI	UNSECURED	147.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1,871.00	1,910.34	1,910.34	.00	.00
CHASE BANK USA	OTHER	NA	NA	NA	.00	.00
CHECK N GO	UNSECURED	1,500.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	2,911.00	2,911.26	2,911.26	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,858.00	2,594.58	2,594.58	.00	.00
LVNV FUNDING	UNSECURED	15,219.00	10,422.39	10,422.39	.00	.00
COMMONWEALTH EDISON	UNSECURED	629.18	748.06	748.06	.00	.00
DISCOVER FINANCIAL S	UNSECURED	14,766.00	14,766.08	14,766.08	.00	.00
MACYS RETAIL HOLDING	UNSECURED	876.00	875.90	875.90	.00	.00
EMERGE/FNBO	OTHER	NA	NA	NA	.00	.00
GMAC	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	244.00	251.54	251.54	.00	.00
ECAST SETTLEMENT COR	UNSECURED	990.00	990.11	990.11	.00	.00
GEMB/DISNEY	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	15,732.00	15,732.65	15,732.65	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,909.00	1,909.42	1,909.42	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,533.00	1,637.41	1,637.41	.00	.00
ECAST SETTLEMENT COR	UNSECURED	612.00	623.87	623.87	.00	.00
ECAST SETTLEMENT COR	UNSECURED	479.00	479.33	479.33	.00	.00
HSBC BANK NEVADA	UNSECURED	1,615.00	1,566.30	1,566.30	.00	.00
HSBC ORCHARD BANK	UNSECURED	537.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,492.00	1,492.24	1,492.24	.00	.00
JOSEPH R WELLS	UNSECURED	290.00	290.00	290.00	.00	.00
CHASE BANK	UNSECURED	622.00	622.02	622.02	.00	.00
LANE BRYANT RETAIL S	OTHER	NA	NA	NA	.00	.00
WFNNB/ LANE BRYANT	OTHER	328.00	NA	NA	.00	.00
MACYS	UNSECURED	830.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	2,318.00	NA	NA	.00	.00
GEMB/MONTGOMERY WARD	OTHER	NA	NA	NA	.00	.00
NATIONAL CITY BANK	OTHER	NA	NA	NA	.00	.00
NBGL CARSONS	OTHER	NA	NA	NA	.00	.00
NEOPATH SC	UNSECURED	68.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	50.00	NA	NA	.00	.00
NICOR GAS	OTHER	NA	NA	NA	.00	.00
NICOR GAS	UNSECURED	429.50	NA	NA	.00	.00
NORDSTROM FSB	OTHER	NA	NA	NA	.00	.00
RNB FIELDS	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	316.00	316.34	316.34	.00	.00
SAXON MORTGAGE	OTHER	NA	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	836.00	836.25	836.25	.00	.00
SEARS/CBSD	OTHER	NA	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SHORT TERM LOAN	UNSECURED	1,100.00	1,554.10	1,554.10	.00	.00
ALEXIAN BROTHERS HEA	UNSECURED	50.00	340.00	340.00	.00	.00
ST ALEXIUS MEDICAL C	OTHER	NA	NA	NA	.00	.00
ST ALEXIUS MEDICAL C	OTHER	NA	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	552.00	552.49	552.49	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1,618.00	1,618.08	1,618.08	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,489.22	3,858.60	3,858.60	.00	.00
VALLEY BELL CREDIT U	UNSECURED	1,015.00	NA	NA	.00	.00
VEOLIA ES SOLID WAST	OTHER	NA	NA	NA	.00	.00
WASHINGTON MUTUAL	OTHER	NA	NA	NA	.00	.00
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
WFNNB CLARK	OTHER	NA	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	2,273.00	2,354.93	2,354.93	.00	.00
WACHOVIA DEALER SERV	OTHER	NA	NA	NA	.00	.00
AT & T	OTHER	NA	NA	NA	.00	.00
WELLS FARGO HOME MTG	OTHER	NA	NA	NA	.00	.00
SPIRIT OF AMERICA/LA	UNSECURED	NA	358.50	358.50	.00	.00
WORLD FINANCIAL NETW	UNSECURED	NA	73.97	73.97	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	NA	.00	287.18	.00	.00
PATRICIA ANNE SCCHAE	OTHER	NA	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	NA	.00	.00	.00	.00
ZALUTSKY & PINSKI LT	PRIORITY	NA	.00	374.00	374.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	537.63	537.63	.00	.00
HSBC BANK NEVADA	SECURED	NA	49.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,296.30	.00	.00
Debt Secured by Vehicle	25,127.32	10,656.02	2,079.80
All Other Secured	.00	.00	.00
TOTAL SECURED:	26,423.62	10,656.02	2,079.80
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	374.00	374.00	.00
TOTAL PRIORITY:	374.00	374.00	.00
GENERAL UNSECURED PAYMENTS:	75,564.64	.00	.00

Disbursements:

Expenses of Administration	\$ 4,737.79	
Disbursements to Creditors	\$ 13,109.82	
TOTAL DISBURSEMENTS:		\$ 17,847.61

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/22/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.